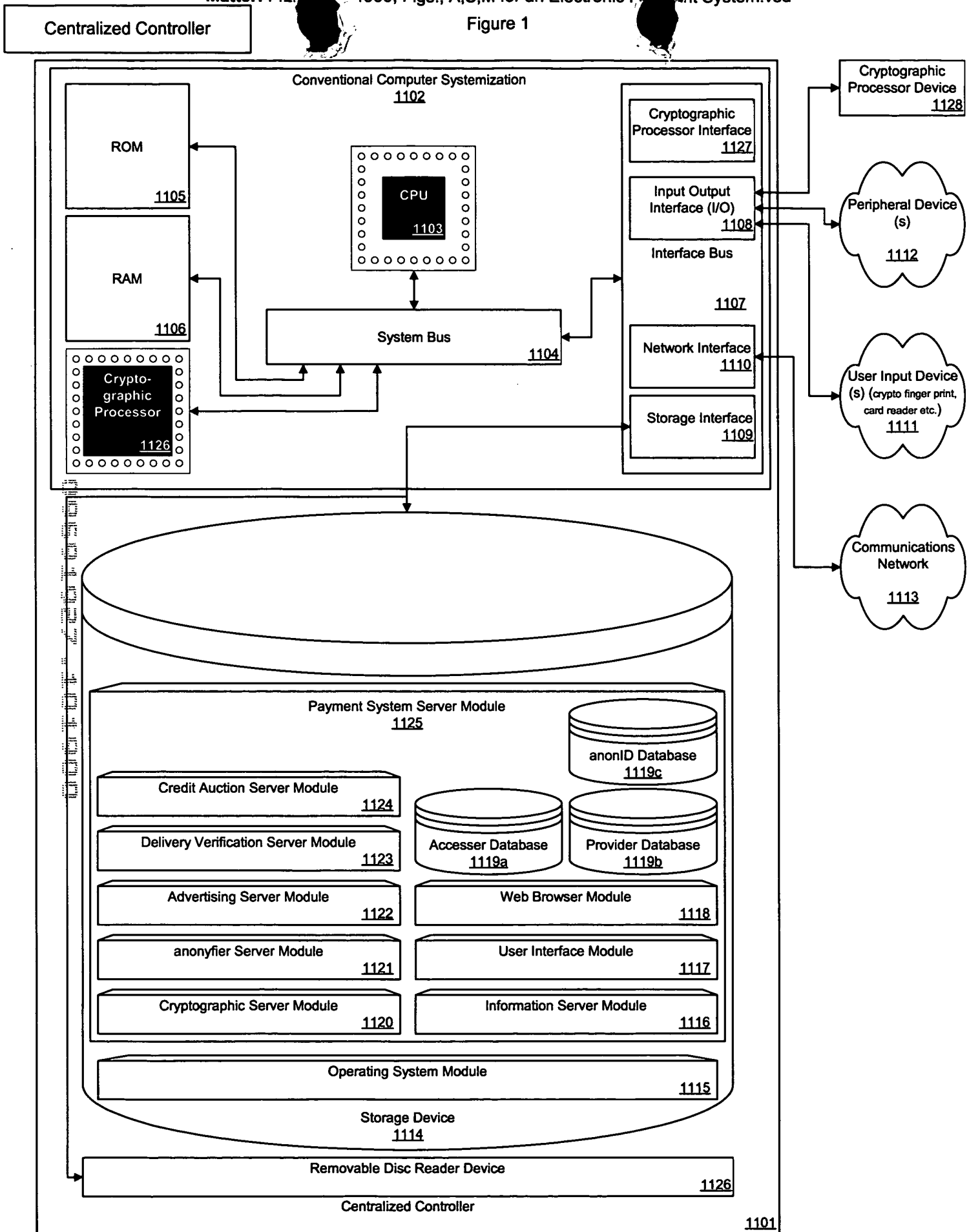


Figure 1



Distributed Payment System

Figure 2

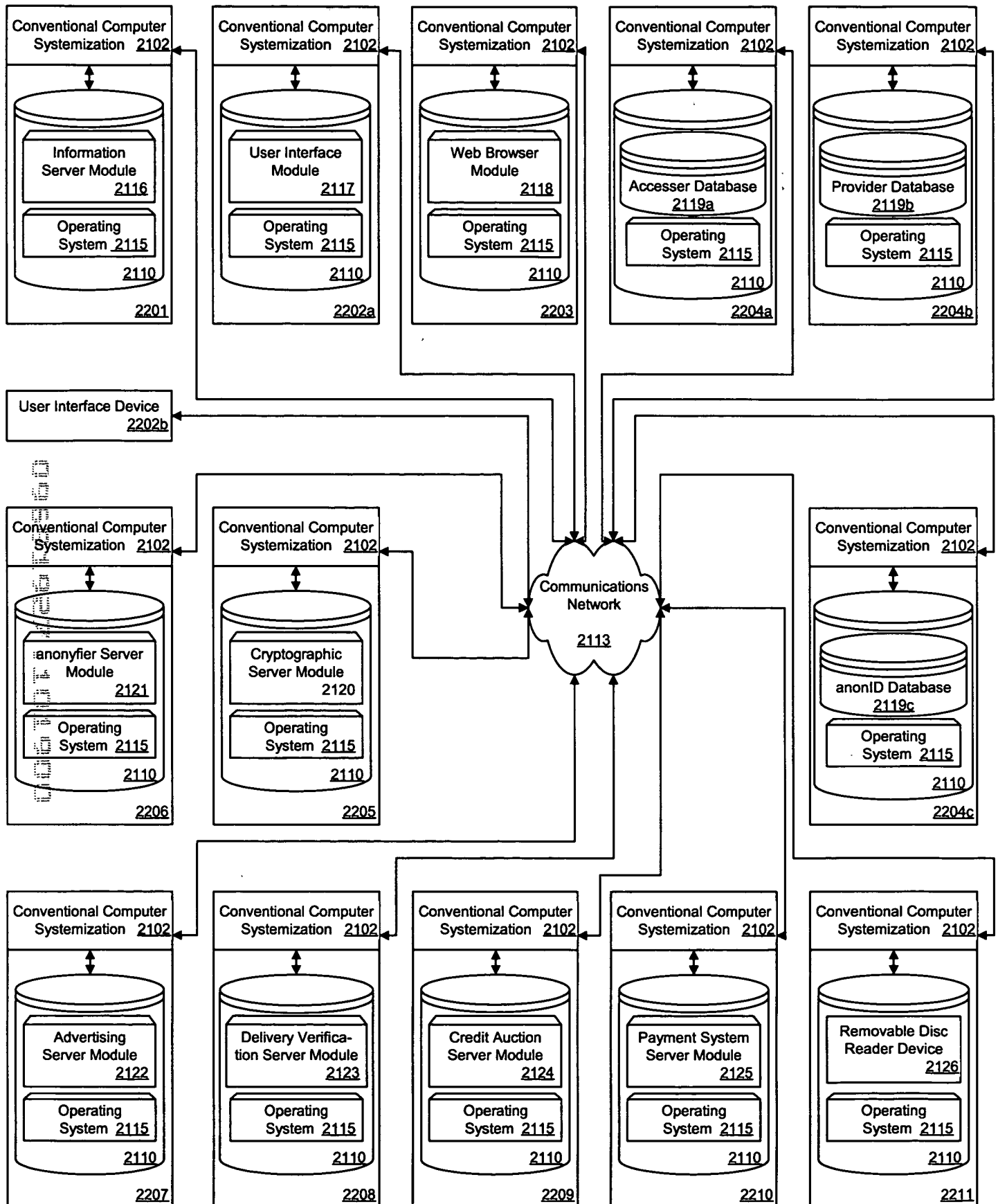
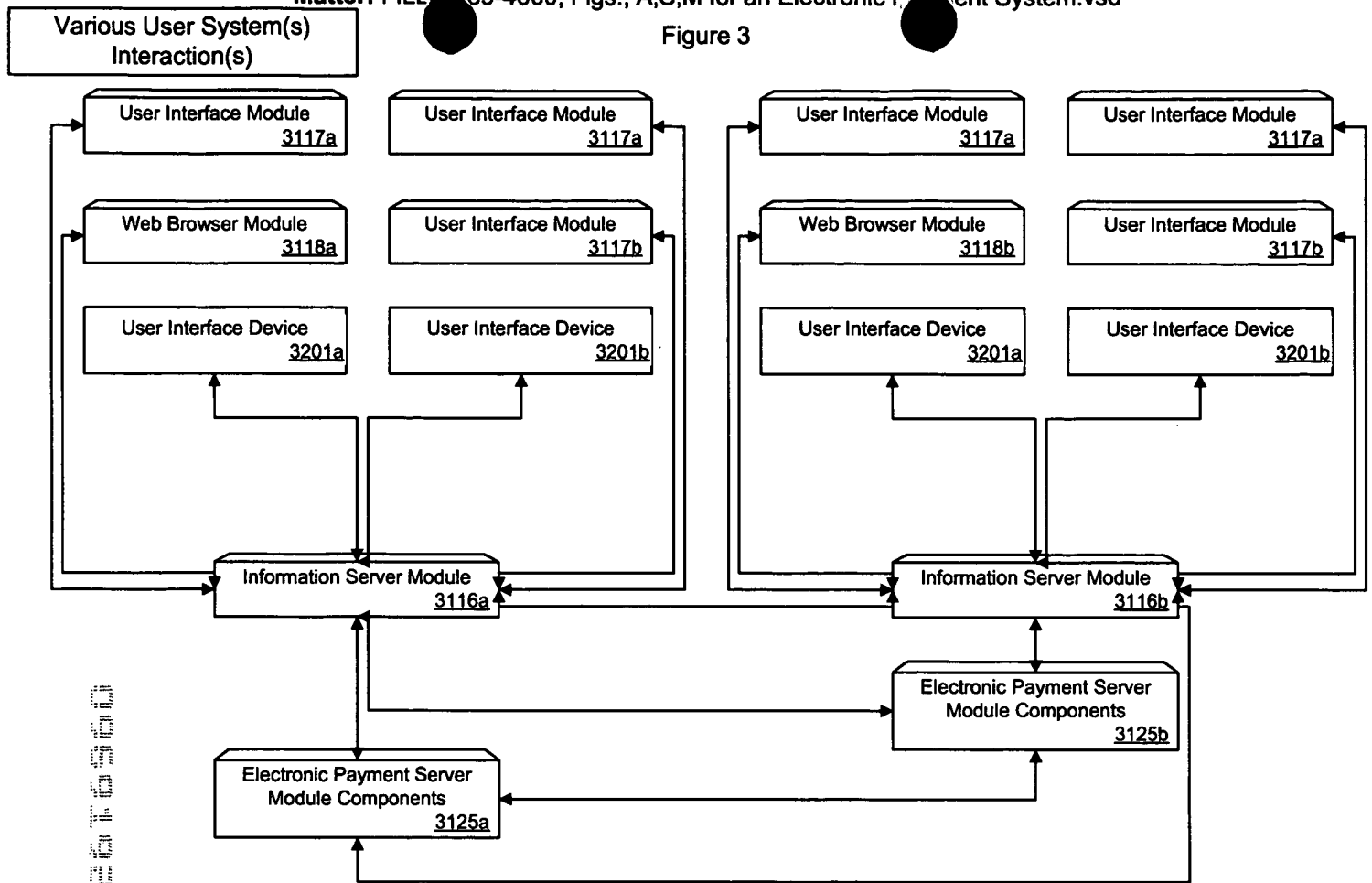
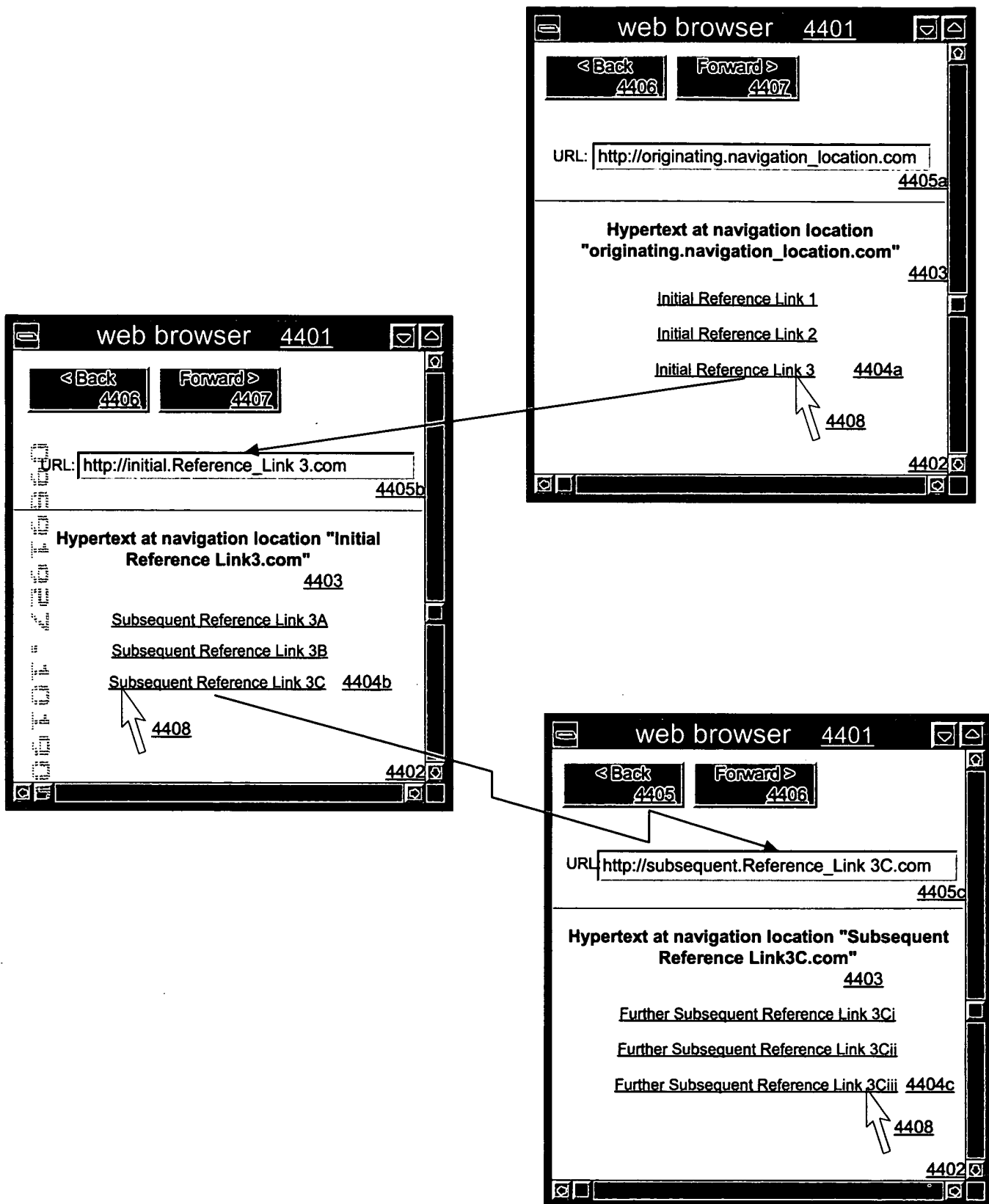


Figure 3





Web Forms

Figure 5

web browser 5401

< Back 5406 Forward > 5407

URL: http://a.navigation_location.com/Order/SelectGoods#priceSegment 5404b

Quantity: 1000 5503

Next Form > 5504a

Total: \$100.00 5505

Next Form > 5504b 5408

5402b

web browser 5401

< Back 5406 Forward > 5407

URL: http://a.navigation_location.com/Order/SelectGoods 5404a

Hypertext at navigation location 5403

Item: Jelly Beans 5501

Color: Red 5502

Quantity: 1000 5503

Next Form > 5504a 5408

5402a

web browser 5401

< Back 5406 Forward > 5407

URL: http://a.navigation_location.com/Order/ProvideCustomerInformation 5404c

Hypertext at navigation location 5403

Accesser Name: Jane Doe 5506

Accesser Address: 123 Maple Avenue 5507

Accesser City: New York City 5508

Accesser State: New York 5509

Accesser Zip Code: 10001 5510

Accesser Country: United States of America 5511

Accesser Payment Method: Credit Auction 5512

American Express 5513

Discover

MasterCard

Visa

Accesser Payment Information: 1234 5678 9012 3456 12/01 5514

Submit Order > 5515

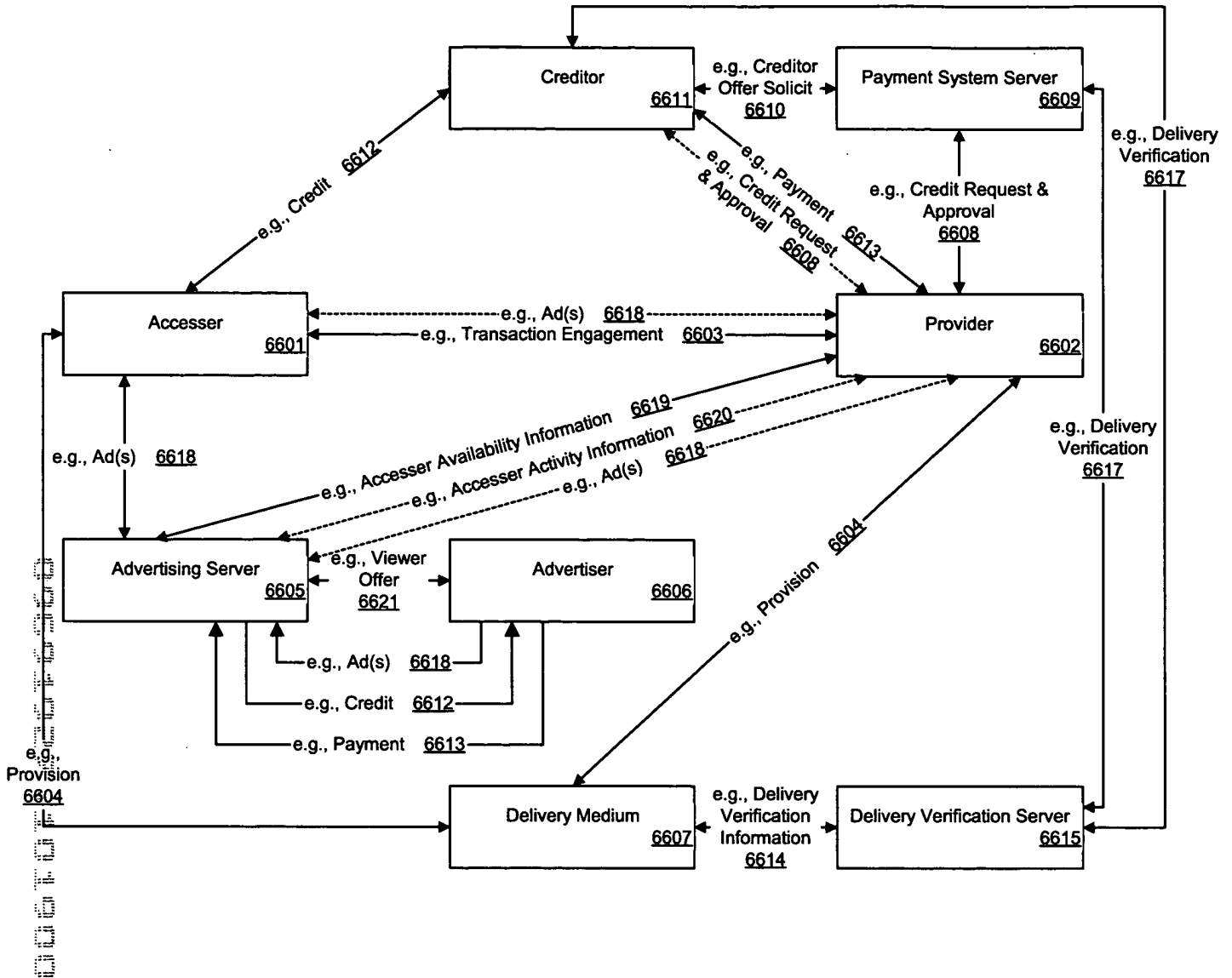
Submit anonID > 5516

5408

5402c

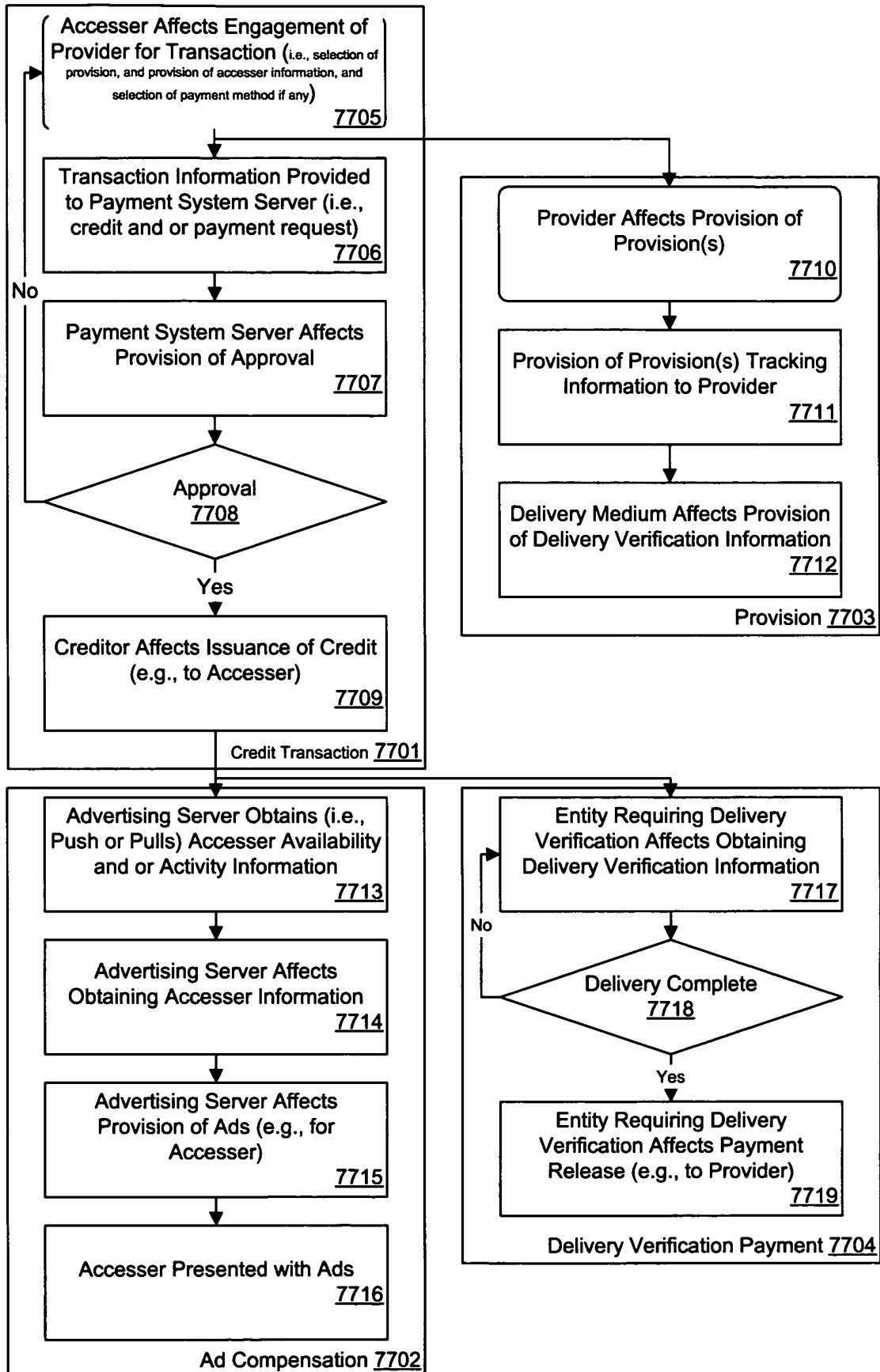
Payment System Interaction(s)

Figure 6



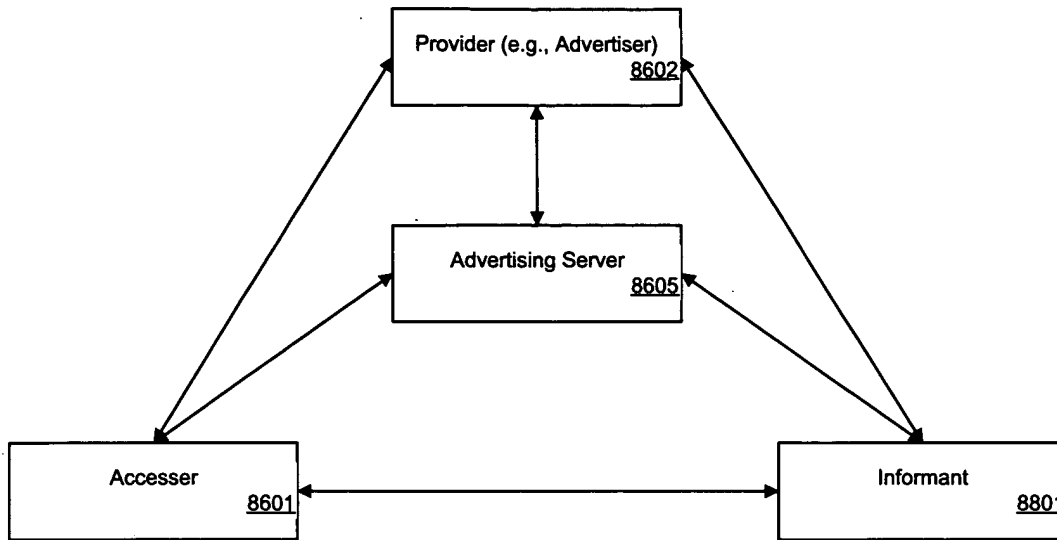
Credit, Provision, Ad Compensation,
Payment Delivery Verification
System(s)

Figure 7



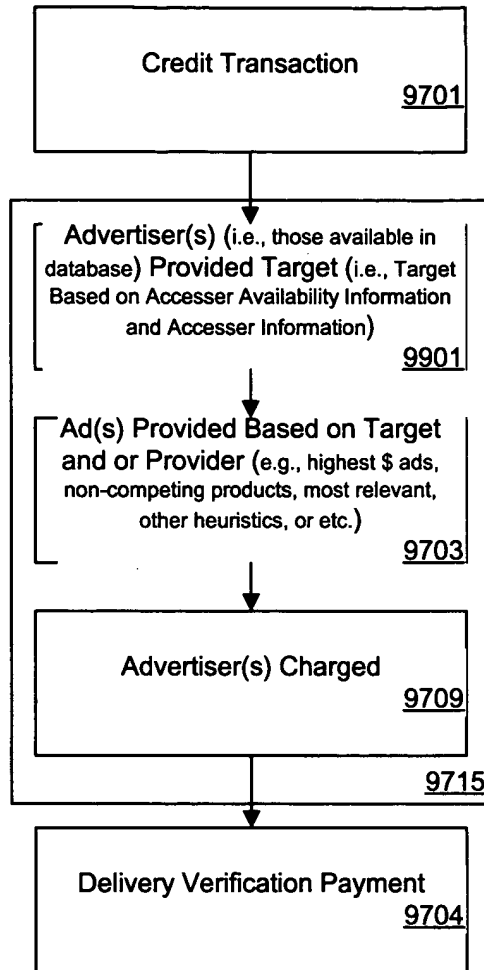
Advertising System
Interaction(s)

Figure 8

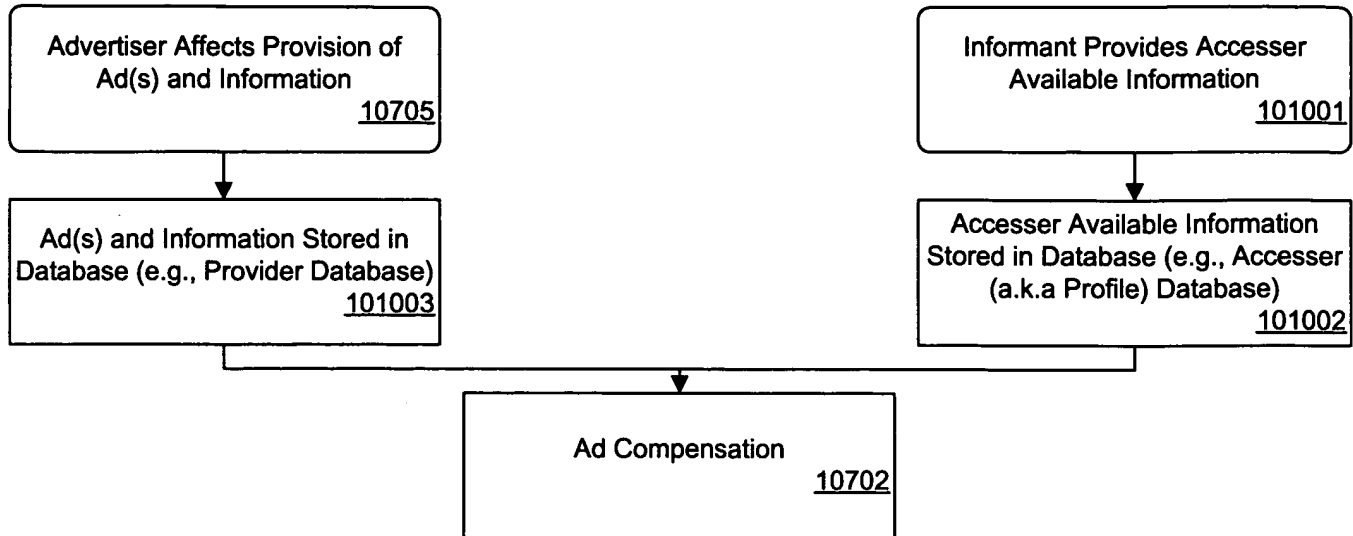


006101" 20010900

00000000000000000000000000000000

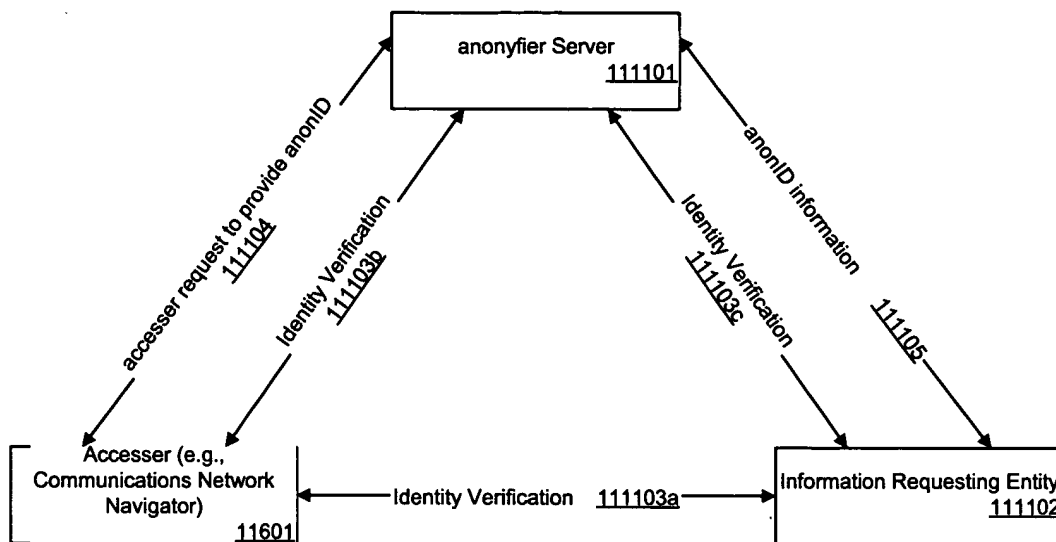


Informant Provides Accesser
Available Information 101001



1969-70 44-100-100

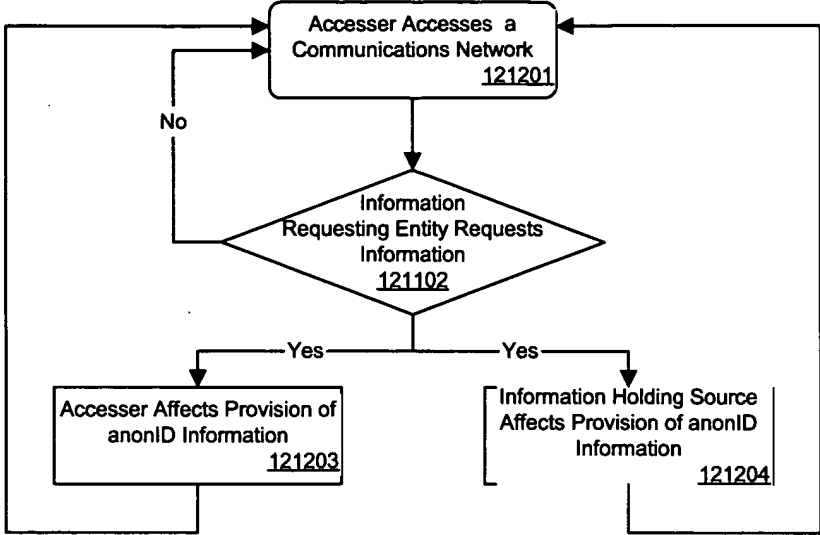
Figure 11



THE UNIVERSITY OF CHICAGO

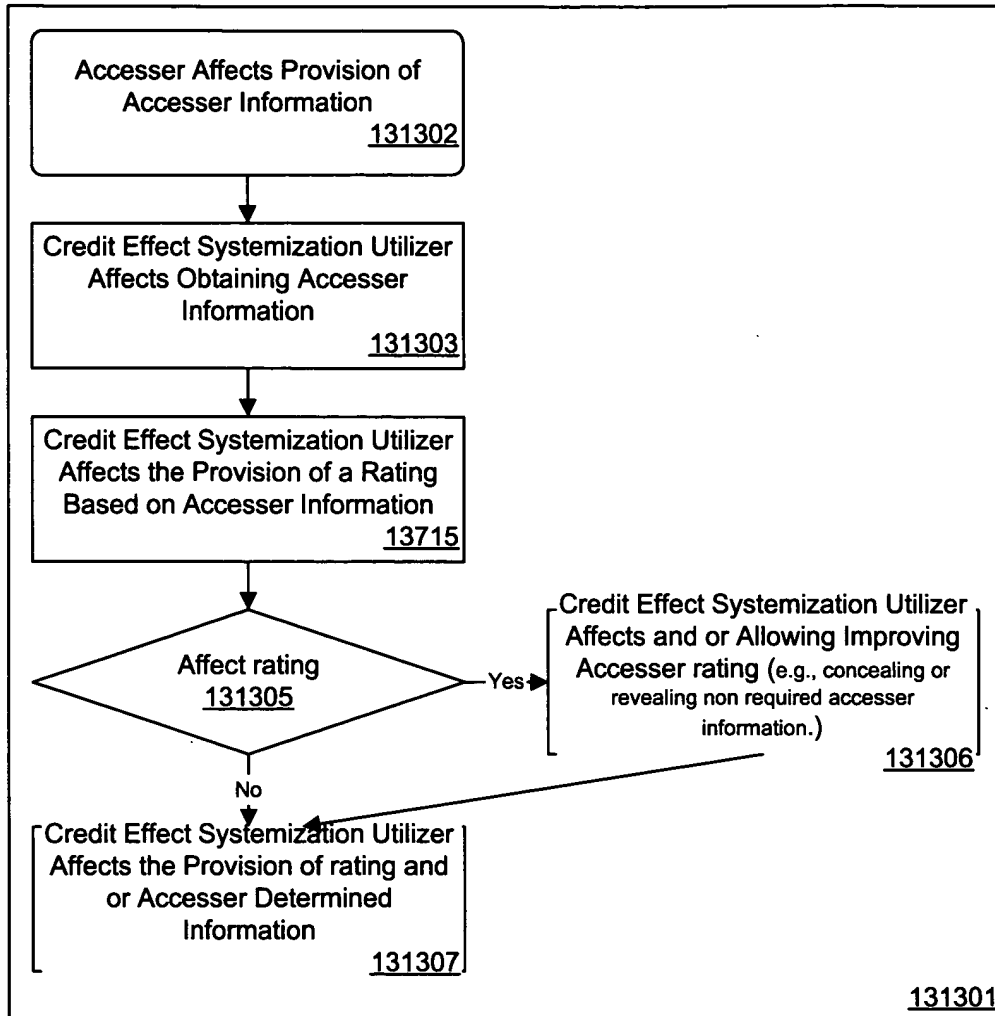
anonymization System

Figure 12

[illegible]

Credit Effect Systemization

Figure 13



```

graph TD
    A[Accesser Affects Provision of Credit Request(s)  
141301] --> B[Credit Auction Utilizer Affects the Provision of rating and or Determined Accesser Information  
141307]
    B --> C[Creditors Affect the Provision of Bids for Credit Portion for Accesser Credit Request(s)  
141403]
    C --> D[Credit Auction Affects Obtaining Preferred Credit Offers (or Solicitations for Offers) Until Request(s) Fulfillment  
141404]
    D --> E[Credit Auction Affects the Provision of Credit Issuance, Confirmation, and or Approval  
141405]
    E --> F[141401]
  
```

THE **WORLD'S** **LARGEST** **BOOKSTORE**

```

graph TD
    A["Accesser Affects Provision of Credit  
Request(s)  
151301"] --> B["Payment System Server Affects the  
Provision of rating and or  
Determined Accesser Information  
151307"]
    B --> C["Provider Affects the Provision of  
Credit Issuance, Confirmation, and  
or Approval  
151503"]
    C --- D["151501"]

```

[illegible]

161601

Provision of Accesser anonID
Information and or Rating is
Affected

161602

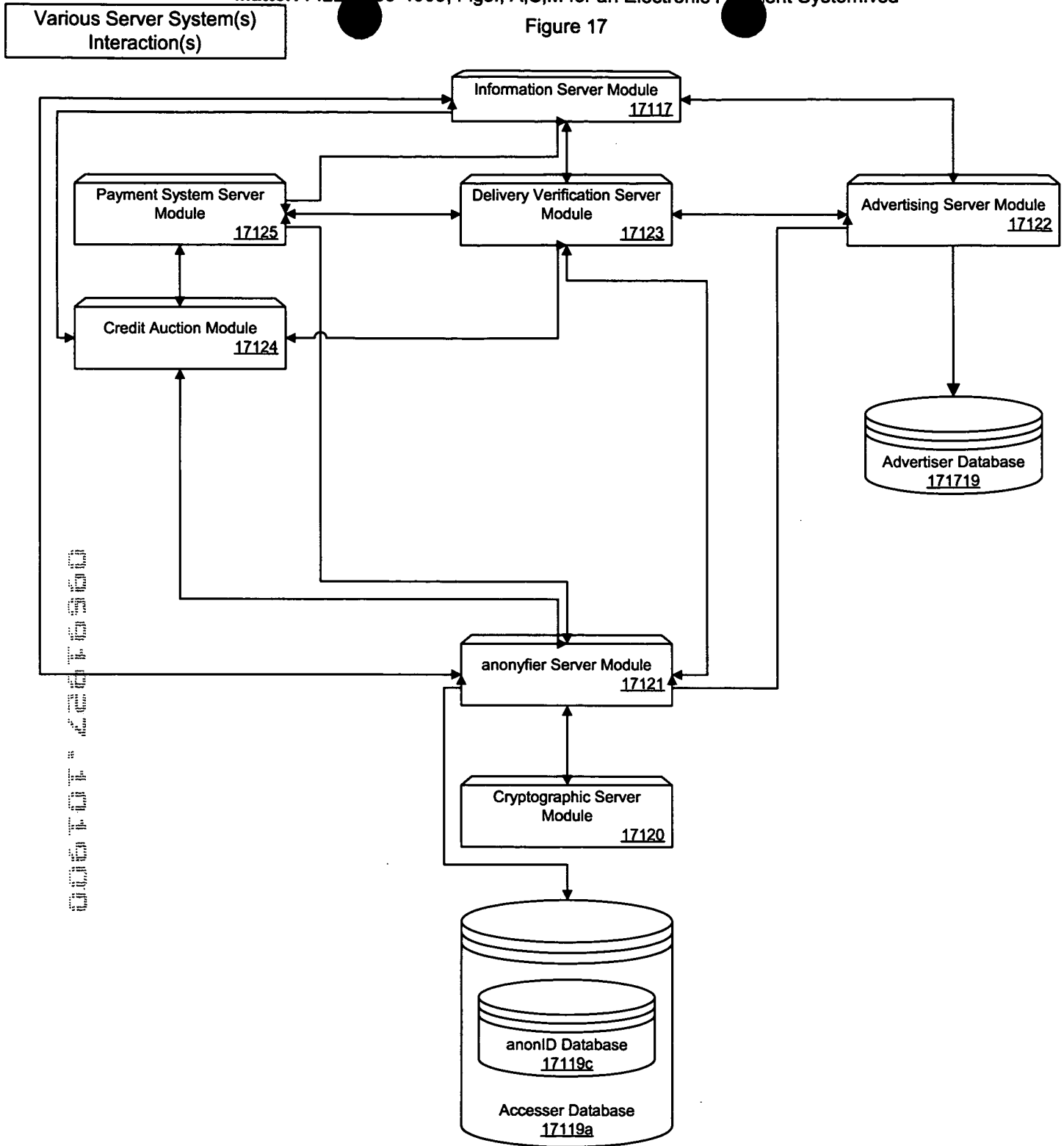
↓

Provider Employs Accesser
Information and or rating to Affect
Offerings and or Solicitations for
Offerings

161604

00000000

Figure 17



web browser

< Back Forward >

URL: <http://a.anonymizerServer.com/Accesser/TransactionAccessSettings>

anonID disclosure for jelly bean transaction

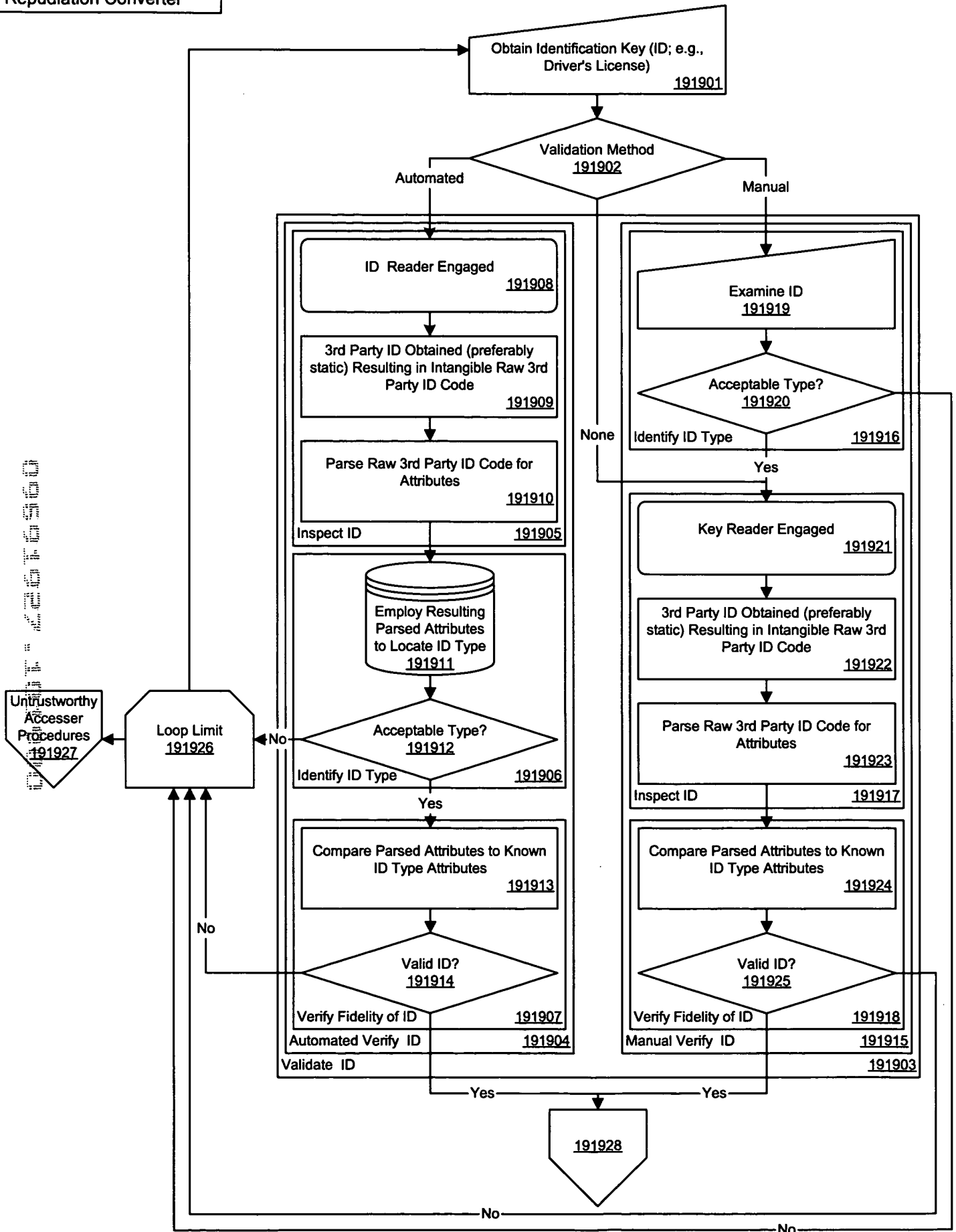
	<u>181801</u> Keep Information Anonymous	<u>181802</u> Current Rating	<u>181803</u> Suggestions to Improve Transaction Rating
Accesser Name: Jane Doe <u>18506</u>	<input checked="" type="checkbox"/>	5	Keep Anonymous
Accesser SSN: 123-45-6789 <u>181816</u>	<input checked="" type="checkbox"/>	1	Keep Anonymous
Accesser Address: 123 Maple Avenue <u>18507</u>	<input type="checkbox"/>	0	Required for Shipping
Accesser City: New York City <u>18508</u>	<input type="checkbox"/>	2	Required for Shipping
Accesser State: New York <u>18509</u>	<input type="checkbox"/>	0	Required for Shipping
Accesser Zip Code: 10001 <u>18510</u>	<input type="checkbox"/>	0	Required for Shipping
Accesser Country: United States of America <u>18511</u>	<input type="checkbox"/>	0	Required for Shipping
<u>181804</u> Accesser Credit Rating:	<input type="checkbox"/>	7	Required for Credit
<u>181806</u> Accesser Credit Transactions:	<input checked="" type="checkbox"/>	5	Keep Anonymous
<u>181807</u> Accesser Web Site Visit Locations:	<input type="checkbox"/>	0	Suggested for Tailoring
<u>181808</u> Accesser Buying Habits:	<input type="checkbox"/>	0	Suggested for Tailoring
<u>181809</u> Accesser Income:	<input type="checkbox"/>	-5	Improves Rating
<u>181810</u> Accesser Liabilities:	<input checked="" type="checkbox"/>	5	Reduces Rating
<u>181811</u> Accesser Assets:	<input type="checkbox"/>	-5	Improves Rating
<u>181812</u> Accesser Net Worth:	<input checked="" type="checkbox"/>	5	Reduces Rating
<u>181813</u> Accesser Medical History:	<input checked="" type="checkbox"/>	5	Keep Anonymous
<u>18408</u>			
<u>181814</u> Overall Rating for This Transaction:	<input type="checkbox"/>	30	Required for Credit

Submit anonID Information >
181815

18402

Figure 19

Identification Key to Non-Repudiation Converter



Identification Key to Non-Repudiation Converter (cont.)

Figure 20

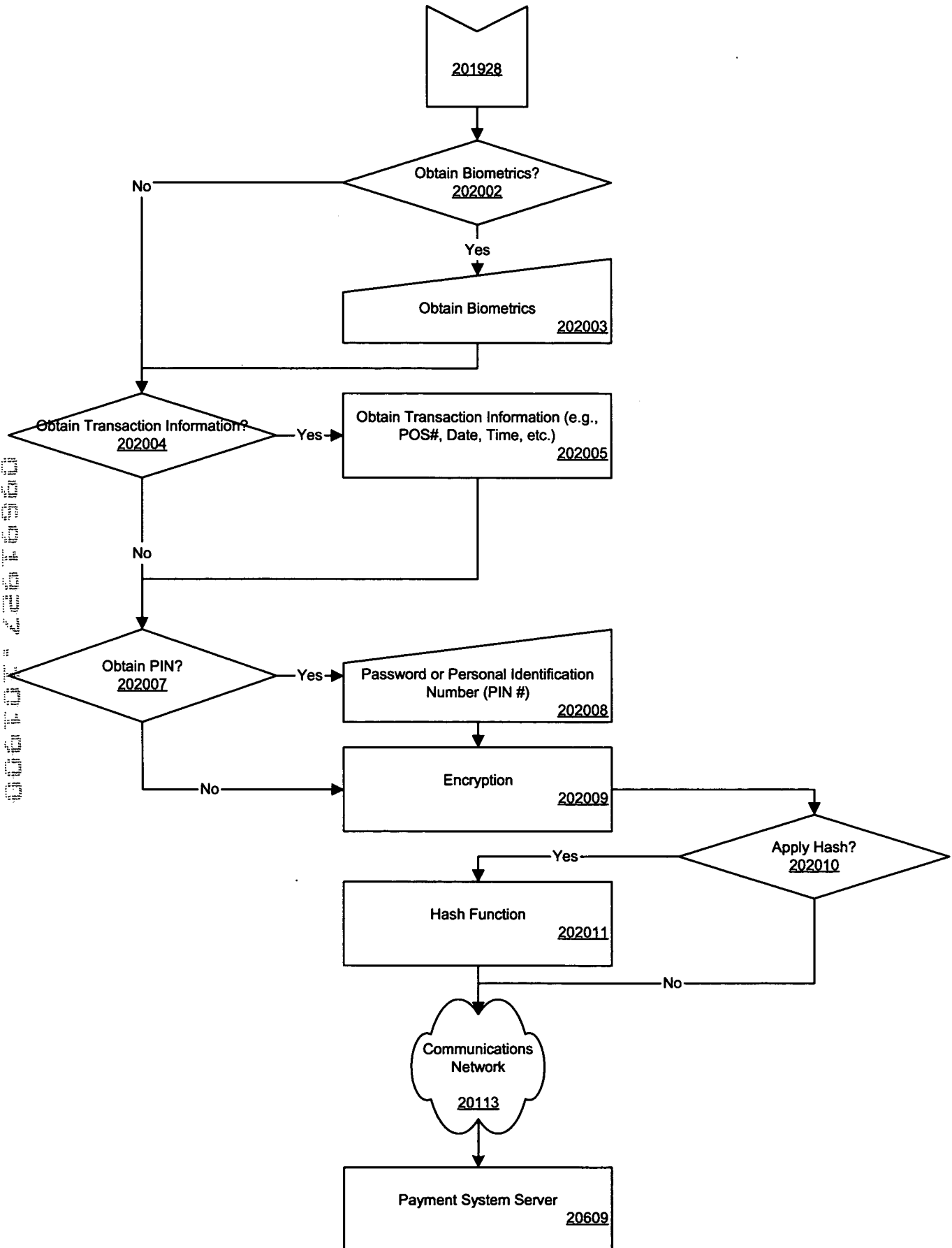
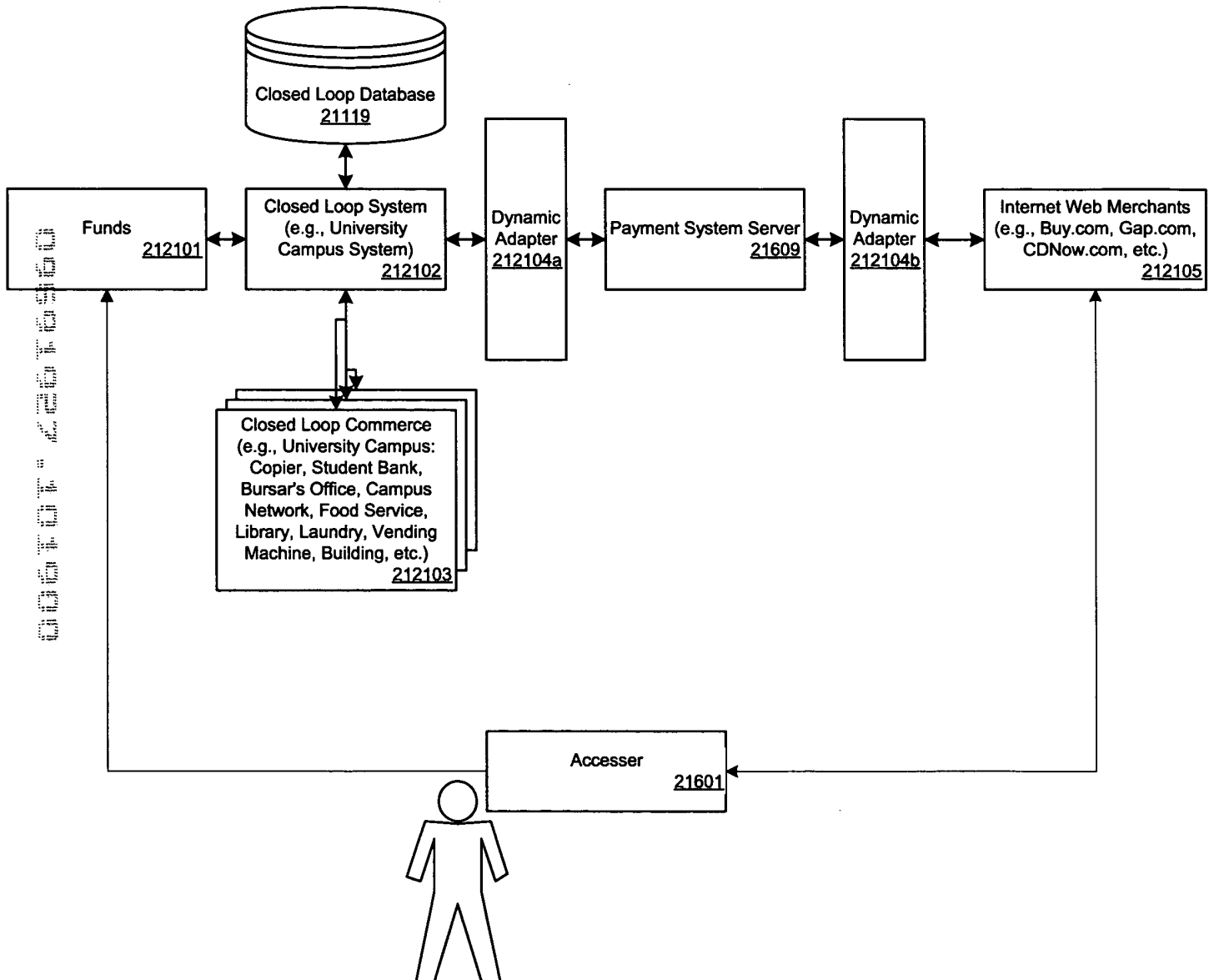
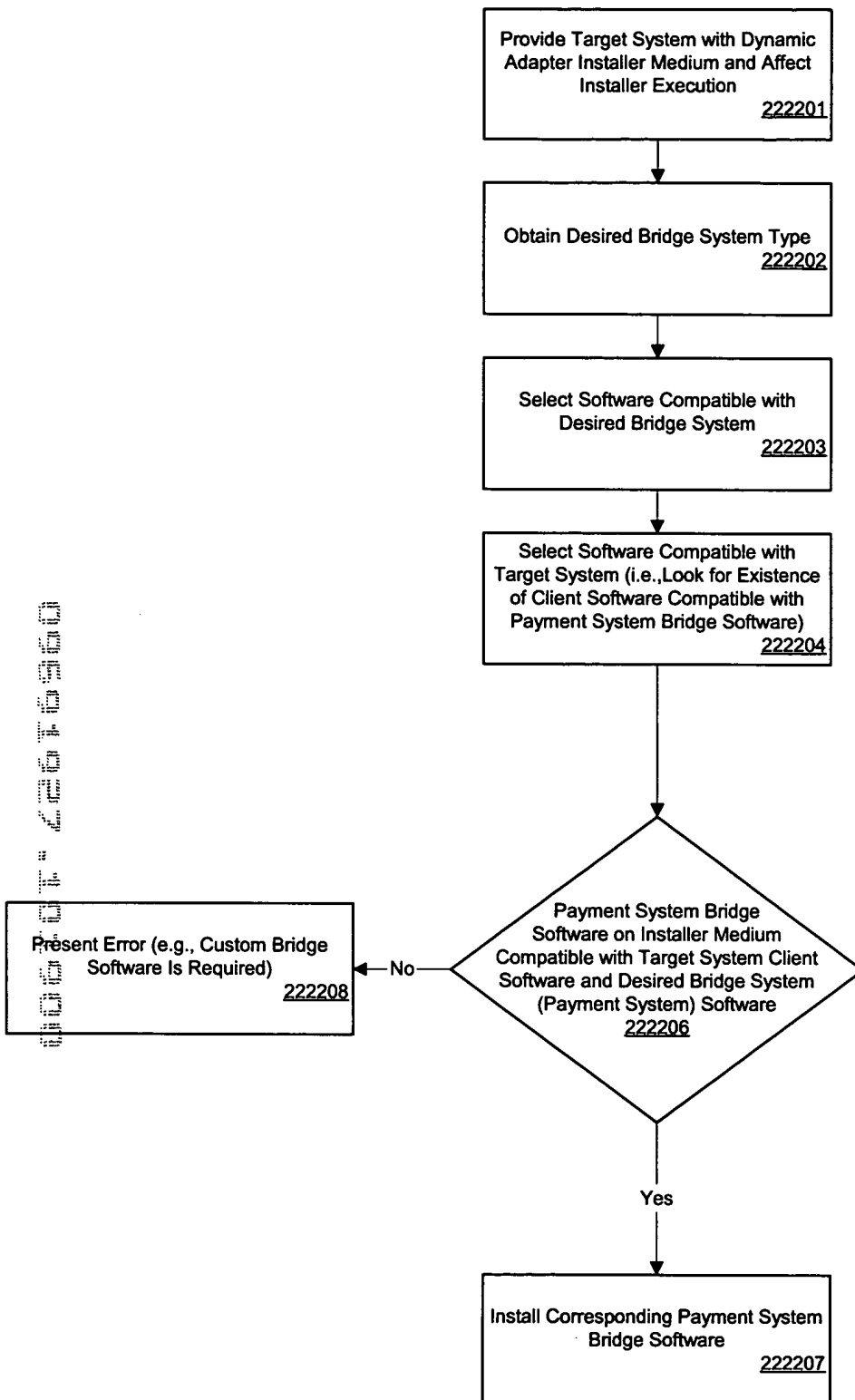



Figure 21



Dynamic Adapter

Figure 22





Accesser
(e.g., Consumer)
23601

